

Consumer Information Catalog

Spring 1998

FREE
New booklets from
Pueblo on money,
children, health and more...



A catalog of free and low-cost federal publications of consumer interest

Consumer Information Center

U.S. General Services Administration

CONSUMER INFORMATION CATALOG

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- ▶ Planning Financial Security...page 11.
- ▶ Parents' Guide to the Internet...page 4.
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CARS

Automotive & Home Inspection and Safety Guide. Comprehensive safety checklists for your car and home. Includes helpful tips and where to call for more safety and other consumer information. 11 pp. (1997. DOT/CPSC) **501E. Free.**

Collecting Used Oil for Recycling/Reuse. Tips for changing your own motor oil and explains why recycling oil helps the environment and saves energy. 2 pp. (1994. EPA) **502E. Free.**

Glove Box Tips. Five booklets to help you get your car ready for summer and winter driving, choose the right repair shop, and get the best work from your mechanic. 10 pp. (1994. EPA) **301E. 50¢.**

How to Find Your Way Under the Hood & Around the Car. Instructions for 14 preventative maintenance services you can perform on your car. 2 pp. (1993. DOC) **302E. 50¢.**

How to Get a Great Deal On a New Car. Step-by-step instructions for a proven negotiation technique that you can use to save money on your next car. 4 pp. (1996. USDA) **303E. 50¢.**

Keys to Vehicle Leasing. Explains the differences between leasing and buying a car. Sample form explains all the information that is required on a lease agreement, as well as your rights and responsibilities. 6 pp. (1997. FRB) **304E. 50¢.**

New Car Buying Guide. Discusses pricing terms, financing options, and various contracts. Includes a worksheet to help you bargain. 2 pp. (1992. FTC) **305E. 50¢.**

Nine Ways to Lower Your Auto Insurance Costs. Tips on what to do to lower your expenses. Includes a chart to compare discounts. 6 pp. (1990. OCA) **306E. 50¢.**

• **Also check out "Twelve Ways to Lower Your Homeowners Insurance Costs" on page 8.**

Underhood Tips to Help You Keep Your Cool. Learn how non-Freon air conditioners affect you and the environment. 2 pp. (1995. EPA) **503E. Free.**

CHILDREN

Learning Activities

Deputy Fire Marshal Kit. Stickers, a badge, and certificate teach elementary age children the "cool rules" of fire safety. (1995. CPSC/FEMA) **504E. Free.**

Helping Your Child Learn Geography. Teach 5-10 year old children geography in ways that are challenging and fun. 36 pp. (1996. ED) **375E. 50¢.**

Helping Your Child Learn in Museums. How to make museum visits enjoyable learning experiences for your 5-12 year olds. Includes activities for children and families to do before, during, and after the visit. 32 pp. (1998. ED) **376E. 50¢.**

Learning Activities for the Growth Season. A seven week schedule listing daily fun learning activities for elementary age children. Poster. (1997. ED) **307E. 50¢.**

Learning Partners. Activities to help your preschool and elementary-aged child learn reading, math, science, geography, history, writing, responsible behavior, healthy habits, and much more. 30 pp. (1997. ED) **308E. 50¢.**

Timeless Classics. Lists nearly 400 books published before 1960 for children of all ages. Divided in grade groups of K-12. 2 pp. (1994. NEH) **309E. 50¢.**

Jr. High & Beyond

All About Direct Loans. Discusses four types of direct student education loans, how much you can borrow, how to apply, how you'll be paid, repayment, and more. 33 pp. (1996. ED) **505E. Free.**

Catch the Spirit: A Student's Guide to Community Service. Ideas and information on how young people can help make their community a better place. 15 pp. (1998. ED) **506E. Free.**

Direct Student Loan Consolidation... could benefit you financially. Learn how to consolidate your federal loans into a single account, and more. 16 pp. (1996. ED) **507E. Free.**

Planning for College. Strategies to help you plan for tuition and fees along with helpful charts for estimating future costs. 10 pp. (1996. TREA) **508E. Free.**

Playing the Buying Game (formerly titled The Real Deal). Word games, a poster, and puzzles to help junior high students learn to be smart consumers. 12 pp. (1995. FTC) **310E. 50¢.**

Parenting

Breastmilk or Formula: Making the Right Choice for Your Baby. Explains why breast milk is best for babies and compares milk-based and soy-based formulas. 7 pp. (1996. FDA) **510E. Free.**

Child Transportation Safety Tips. Nine tips on how to protect your baby, what type of safety seat to use, how to secure a safety seat, and air bag safety. 18 pp. (1997. DOT) **311E. 50¢.**

• ***Don't overlook "Protect Your Family from Lead In Your Home" on page 9.***

A Grandparents' Guide for Family Nurturing and Safety. Practical grandparenting tips from Dr. T. Berry Brazelton. Includes a pullout safety checklist for infants, toddlers, and preschoolers. 8 pp. (1997. CPSC) **606E. Free.**

Handbook on Child Support Enforcement. A "how to" guide for getting the payments owed to you and your children. Lists state and federal offices for more information. 50 pp. (1997. HHS) **512E. Free.**

How to Give Medicine to Children. Five questions to ask the pharmacist and tips on safely using measuring instruments. 4 pp. (1996. FDA) **513E. Free.**

How to Make Adoption an Affordable Option. Explains state laws and fees, terminology, time frames, expenses, adoption myths, and more. 76 pp. (1997. OCA) **602E. Free.**

Kids Aren't Just Small Adults. Important information about giving nonprescription medicine to your child. 1 pp. (1992. FDA) **514E. Free.**

Kids, Cash, Plastic and You. Tips and activities to teach young children about budgeting, handling an allowance, and how to make saving and spending decisions. 12 pp. (1997. OCA) **515E. Free.**

Kids' Vaccinations Get a Little Easier. Learn what they are and how they work to keep your child healthy. Includes a vaccination schedule. 5 pp. (1994. FDA) **516E. Free.**

Learning Disabilities. Explains the differences between learning problems and disabilities. Chart shows language and reasoning skills to watch for at different ages and more. 40 pp. (1993. NIMH) **312E. 50¢.**

Parents' Guide to the Internet. Tips on equipment and software, costs, surfing the Web, getting e-mail, and protecting your privacy. Lists interesting and fun on-line and print resources for parents and children. 22 pp. (1997. ED) **372E. 50¢.**



Schools Without Drugs. An action plan for parents, teachers, school administrators, and students that can help fight drug use. 91 pp. (1992. ED) **517E. Free.**

Toys & Play. Learn how play can improve your child's development. Includes a toy safety and buying guide for children up to 12 years old. 23 pp. (1994. CPSC) **518E. Free.**

EMPLOYMENT

Compliance Guide to the Family and Medical Leave Act. Learn who is eligible and what is required of employees and employers for extended leave-without-pay under special circumstances. 23 pp. (1996. DOL) **313E. 50¢.**

The GED Diploma. Learn what the General Education Development Diploma tests cover, how to prepare, and where to get more information. 16 pp. (1997. ED) **519E. Free.**

Handy Reference Guide to the Fair Labor Standards Act. Explains the federal laws on minimum wage, overtime pay, child labor, and more. 18 pp. (1996. DOL) **314E. 50¢.**

Health Benefits Under COBRA (Consolidated Omnibus Budget Reconciliation Act). How to keep or buy coverage for yourself and family after a job loss, reduced work hours, divorce, or death. 24 pp. (1994. DOL) **315E. 50¢.**

High Earning Workers Who Don't Have a Bachelor's Degree. Lists more than 100 occupations requiring less than a college degree. 8 pp. (1995. DOL) **101E. \$1.00.**

How to File a Claim for Your Benefits. Here's what to do if your claim or appeal for health, disability, or severance benefits is denied. 2 pp. (1991. DOL) **316E. 50¢.**

Nontraditional Education: Alternative Ways to Earn Your Credentials. Get your high school and college credit through the GED program, the National External Diploma program, correspondence and distance study, and standardized tests. 16 pp. (1996. DOL) **102E. \$1.50.**

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- *Check out the Sources of Assistance section on page 13.*
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OSHA: Employee Workplace Rights. What to do if you question the safety of, or hazards in your workplace. Lists addresses and phone numbers for more information. 19 pp. (1994. DOL) **520E. Free.**

Occupational Outlook Quarterly. Reviews new occupations, salaries, job trends, and much more. 1 year subscription, 4 issues. (DOL) **250E. \$9.50.**

Resumes, Application Forms, Cover Letters, and Interviews. Tips on tailoring your resume for specific jobs and sample interview questions. 8 pp. (1987. DOL) **103E. \$1.25.**

Tips for Finding the Right Job. Learn how to assess your skills and interests, prepare a resume, write cover letters, and interview for a job. 28 pp. (1996. DOL) **104E. \$1.75.**

Tomorrow's Jobs. Discusses changes in the economy, labor force, future demand, and more. 14 pp. (1996. DOL) **105E. \$1.75.**

What You Should Know About Your Pension Rights. Explains your rights, benefits, payment schedules, protections, and more. 48 pp. (1995. DOL) **317E. 50¢.**

Your Guaranteed Pension. Answers 19 frequently asked questions about the security of private pension plans, including benefits and plan termination. 11 pp. (1998. PBGC) **521E. Free.**

FEDERAL PROGRAMS

The Americans with Disabilities Act: Questions and Answers. Explains how the civil rights of persons with disabilities are protected at work and in public places. 32 pp. (1992. DOJ) **522E. Free.**

- *Also look into "A Guide to Disability Rights Laws" on page 12.*

Are There Any Public Lands for Sale? Describes the federal program to sell excess undeveloped public land and why there is no more available for homesteading. 12 pp. (1994. DOI) **106E. \$1.00.**

Federal Information Center. Lists where and when to call when you need assistance from the federal government. 1 pp. (1997. GSA) **523E. Free.**

Guide to Federal Government Sales. How to buy land, houses, cars, and other items from 18 federal sales programs. 19 pp. (1994. GSA) **107E. \$1.75.**

U.S. Real Property Sales List. Lists government properties for sale that are sold by auction or sealed bid. Tells how to get more information on specific properties. 5 pp. (Bimonthly. GSA) **525E. Free.**

Your Right to Federal Records. Use the Freedom of Information Act and the Privacy Act to obtain records from the federal government. Answers questions and has a sample request letter. 26 pp. (1996. DOJ/GSA) **319E. 50¢.**

Your Social Security Number. Explains why we have social security numbers, when and how to get one, and how to protect its privacy. 2 pp. (1994. SSA) **526E. Free.**

Benefits

Basic Facts on Social Security. Explains the different kinds of Social Security benefits, who receives them, and how they're financed. 17 pp. (1995. SSA) **527E. Free.**

Guide to Health Insurance for People with Medicare. Fill in the gaps in Medicare coverage and avoid paying for duplicate benefits. 35 pp. (1996. HCFA) **528E. Free.**

Medicare Managed Care. Compares the benefits and disadvantages of managed care vs. fee-for-service plans. 19 pp. (1996. HCFA) **530E. Free.**

Request for Earnings and Benefit Estimate Statement. A form to complete and return to Social Security to get your earnings history and an estimate of future benefits. 3 pp. (1994. SSA) **531E. Free.**

Social Security: Understanding the Benefits. Explains retirement, disability, survivor's benefits, Medicare coverage, Supplemental Security Income, and more. 40 pp. (1996. SSA) **532E. Free.**

Social Security: What Every Woman Should Know... about benefits upon retirement, disability, widowhood, or divorce. 17 pp. (1996. SSA) **533E. Free.**

FOOD & NUTRITION

Bulking Up Fiber's Healthful Reputation. Explains how fiber is associated with a reduced risk of certain cancers, diabetes, digestive disorders, and heart disease and lists foods which contain high levels of fiber. 5 pp. (1997. FDA) **537E. Free.**

Dietary Guidelines for Americans. How to choose a diet that will taste good, be nutritious, and reduce chronic disease risks. 43 pp. (1995. USDA/HHS) **320E. 50¢.**

Eat Right to Help Lower Your High Blood Pressure. Lists menu ideas and recipes to help you control your weight and high blood pressure. 30 pp. (1995. NIH) **108E. \$2.75.**

- *Also check out "So You Have High Blood Cholesterol" on page 7.*

A Fresh Look at Food Preservatives. Describes how and why food preservatives are used and what safety standards are followed. 5 pp. (1994. FDA) **535E. Free.**

Growing Older, Eating Better. How and why to follow a nutritious diet as you grow older. Lists information about meal programs and assistance. 8 pp. (1997. USDA) **607E. Free.**

How to Help Avoid Foodborne Illness in the Home. Easy but essential tips that will keep your food free from the four most common and dangerous bacteria. 8 pp. (1997. USDA) **536E. Free.**

Making Healthy Food Choices. This large-print, easy-to-read booklet can help you cut salt, fat, and cholesterol in your diet. 17 pp. (1993. USDA) **131E. \$2.00.**

HEALTH

FDA Consumer. Articles based on recent developments in the regulation of foods, drugs, and cosmetics by the Food and Drug Administration. Subscription, 6 issues. (FDA) **251E. \$10.00.**

Fitness and Exercise. Get fit and feel better with daily activities that fit the weather and your schedule. 12 pp. (1996. NIH) **538E. Free.**

The Healthy Heart Handbook for Women. Information on the seven major risk factors for heart disease and six self-help strategies to beat it. Includes a food guide, recipes, and a resource list. 94 pp. (1997. NIH) **109E. \$5.50.**

Progress in Blood Supply Safety. Discusses how the blood industry is regulated and tests performed on all donated blood. 4 pp. (1995. FDA) **540E. Free.**

Questions to Ask Your Doctor Before You Have Surgery... with follow-up information to help you make decisions about your health care. 14 pp. (1995. HHS) **128E. \$1.00.**

Seven Steps to Safer Sunning. Practical tips to help you assess your risk of skin damage. 5 pp. (1996. FDA) **541E. Free.**

The Sun, UV, and You. Explains what the UV (ultraviolet radiation) index is and how to avoid skin cancer, cataracts, and premature aging of the skin. Gives special information for children. 12 pp. (1995. EPA) **542E. Free.**

Walking for Exercise and Pleasure. Includes illustrated warm-up exercises and advice on how far, how fast, and how often to walk for best results. 14 pp. (1994. PCPFS) **110E. \$1.00.**

Water on Tap: A Consumer's Guide to the Nation's Drinking Water. Explains where it comes from and how it's treated, what contaminants are, and what to do in case of a problem with either your public or private water supply. 22 pp. (1997. EPA) **543E. Free.**

Drugs & Health Aids

Buying Medicine? Help Protect Yourself Against Tampering. 1 pp. (1992. FDA) **544E. Free.**

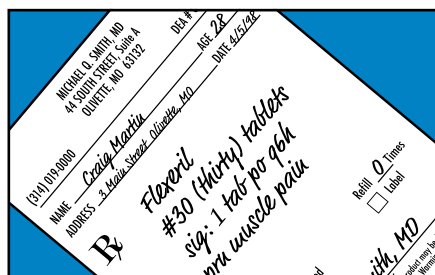
Eye Wear. Tells what different eye specialists do and gives questions to ask when shopping for eyeglasses or contact lenses. 2 pp. (1994. FTC) **321E. 50¢.**

A Guide to Contraceptive Choices. Compares 13 methods of birth control according to effectiveness, health risks, availability, convenience, and how well they protect you from sexually transmitted diseases. 8 pp. (1997. FDA) **546E. Free.**

Homeopathy: Real Medicine or Empty Promises? Learn about this system for treating diseases, including its history, current status, and how it's regulated. 5 pp. (1997. FDA) **547E. Free.**

How Folate Can Help Prevent Birth Defects. When and how to get enough folic acid in your diet. 4 pp. (1996. FDA) **548E. Free.**

Making It Easier to Read Prescriptions. Examples of typical prescriptions and lists common symbols and terms so you can understand your doctor's instructions. 3 pp. (1995. FDA) **549E. Free.**



Mammography Facilities Must Meet Quality Standards. Learn what has changed to better your chances of early detection of breast tumors. 5 pp. (1994. FDA) **550E. Free.**

Medications for the Treatment of Schizophrenia: Questions and Answers. Describes medications and how they work, and a range of usual daily doses and side effects. 13 pp. (1992. NIMH) **563E. Free.**

Nonprescription Medicines: What's Right for You? Advice on choosing over-the-counter (OTC) medicines and avoiding harmful interactions. 12 pp. (1996. FDA) **551E. Free.**

Sources of Information About Health Care Products and Services (formerly titled Who Cares?). How to spot misleading or deceptive claims for hearing aids, drugs, medical treatments, nursing facilities, and more. 10 pp. (1996. FTC) **322E. 50¢.**

Taming Tummy Turmoil. Lists over-the-counter medications (and their possible side effects) for motion sickness, heartburn, indigestion, and overindulgence. 4 pp. (1996. FDA) **610E. Free.**

Unproven Medical Treatments Lure Elderly. Americans spend nearly \$20 billion each year on unproven medical treatments. Learn why these can be dangerous and how to avoid fraud. 5 pp. (1995. FDA) **552E. Free.**

Medical Problems

Alzheimer's Disease...is a group of diseases that lead to the loss of mental and physical functions. Learn how Alzheimer's is diagnosed, possible causes, and current treatments. 36 pp. (1992. NIMH) **553E. Free.**

Bipolar Disorder (Manic-Depressive Illness). Learn signs and symptoms, available treatments, and how to get help. 12 pp. (1993. NIMH) **562E. Free.**

Breast Cancer and Mammograms. Describes who is at risk for breast cancer, what you can do, and how a mammogram can help. 5 pp. (1997. NCI) **601E. Free.**

Controlling Asthma. Discusses what triggers an asthma attack, possible causes, and medications to prevent attacks and relieve symptoms. 5 pp. (1997. FDA) **555E. Free.**

Don't Lose Sight of Glaucoma. Find out who is most likely to develop glaucoma, its symptoms, and how it is treated. 2 pp. (1993. NIH) **323E. 50¢.**

Headaches. Tests and treatments for headaches, including migraines, and when adults and children should see a doctor. 36 pp. (1996. NIH) **130E. \$2.25.**

New Ways to Prevent and Treat AIDS. Describes new home-use testing kits, drug treatments, and other advances in preventing and treating AIDS. 4 pp. (1997. FDA) **556E. Free.**

Overcoming Infertility. Discusses what a couple can do to help conceive a child. Includes information on medications, surgery, and other medical procedures. 5 pp. (1997. FDA) **557E. Free.**

Panic Disorder. What to do when anxiety or sudden fear seems too much to handle. Lists symptoms, treatments, and where to get help. 2 pp. (1993. NIMH) **564E. Free.**

Preventing Stroke. Discusses what a stroke is, warning signs, and risk factors. Includes a chart to estimate your stroke risk. 8 pp. (1994. NIH) **324E. 50¢.**

So You Have High Blood Cholesterol. Guidelines for lowering your blood cholesterol through diet, medication, and exercise. 36 pp. (1993. NIH) **111E. \$1.75.**

• *Turn to the Food & Nutrition section on page 5 for more booklets on healthy eating.*

Spread the Word About Cancer: A Guide for Black Americans. Learn what you can do to reduce your chances of getting cancer. 12 pp. (1995. NCI) **558E. Free.**

Sulfites: Safe for Most, Dangerous for Some. Discusses what they are, what foods frequently contain them, and how they affect sensitive or allergic people. Suggests foods to avoid and medications to always carry. 4 pp. (1997. FDA) **559E. Free.**

Varicose Vein Treatments. Explains treatments, risks, and side effects; questions to ask your doctor; and more. 2 pp. (1994. FTC) **326E. 50¢.**

When the Spine Curves. How to detect and get help treating scoliosis, an abnormal curvature of the spine that may show up during adolescence. 3 pp. (1985. FDA) **560E. Free.**

HOUSING

Sales & Financing

Buying Your Home: Settlement Costs and Helpful Information. Describes the home buying, financing, and settlement (closing) process. Helpful tips on shopping for a loan with worksheets to calculate and compare settlement costs. 35 pp. (1997. HUD) **112E. \$1.75.**

Consumer Handbook on Adjustable Rate Mortgages. Describes basic features, advantages, risks, and terminology. Explains how ARMs work and how to reduce your risks. 25 pp. (1995. FRB) **329E. 50¢.**

A Consumer's Guide to Mortgage Lock-Ins. Basic information to help you obtain the terms of credit you really want. Lists questions to ask when shopping for a mortgage. 14 pp. (1995. FRB) **330E. 50¢.**

A Consumer's Guide to Mortgage Refinancings. Is refinancing beneficial to you? Learn the costs and how to tell if the time is right. 8 pp. (1995. FRB) **331E. 50¢.**

Energy Efficient Mortgage Home Owner Guide. If you're buying, refinancing, or remodeling, save money with a mortgage that covers energy-saving repairs. 9 pp. (1996. DOE) **565E. Free.**

Guide to Single Family Home Mortgage Insurance. FHA insurance protects lenders against losses on mortgages so they can offer you more generous terms. Learn what the costs, conditions, and options are. 21 pp. (1994. HUD) **113E. \$1.25.**

How to Buy a Home With a Low Down Payment. There are private and federal options for obtaining a mortgage. Learn how to qualify, determine what you can afford, and more. 12 pp. (1995. USDA) **566E. Free.**

How to Buy a Manufactured (Mobile) Home. Tips on selection and placement, warranties, site preparation, transportation, installation, and more. 22 pp. (1997. FTC) **332E. 50¢.**

The HUD Homebuying Guide. Here are step-by-step instructions for finding and financing a HUD home. Includes charts to help you estimate mortgage payments. 11 pp. (1995. HUD) **567E. Free.**

Selling A Home. Gives practical tips on how to prepare your house for sale, how to choose an agent, setting a fair price, where to get legal help, and tax implications. 13 pp. (1996. USDA) **568E. Free.**

Twelve Ways to Lower Your Homeowners Insurance Costs. Practical tips to help reduce your expenses. Lists phone numbers of state insurance departments for more information. 4 pp. (1995. OCA) **333E. 50¢.**

Home Maintenance

Am I Covered? Answers 15 common questions regarding homeowners insurance and explains what is covered in a standard homeowners policy. 9 pp. (1997. OCA) **334E. 50¢.**

Automatic and Programmable Thermostats. How to choose which of the five basic types will help you save the most money and energy. 4 pp. (1997. DOE) **115E. \$1.00.**

Backyard Bird Problems. How to control common problems such as destruction of garden plants, nesting in gutters and chimneys, and damage to your home's exterior. 27 pp. (1993. DOI) **569E. Free.**

Cooling Your Home Naturally. Suggests how to save electricity and keep your home cool with landscaping, roof treatments, and more. 8 pp. (1994. DOE) **116E. \$1.00.**

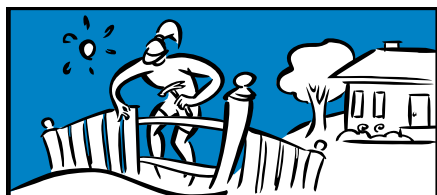
Energy-Efficient Windows. Describes how to reduce your home's heating, cooling, and lighting costs. 6 pp. (1994. DOE) **129E. \$1.00.**

Fixing Up Your Home and How to Finance It. Information about hiring a contractor, doing the work yourself, and the Title 1 home improvement loan program. 2 pp. (1995. HUD) **335E. 50¢.**

Healthy Lawn, Healthy Environment. Tips on soil preparation, grasses, watering, mowing, pesticides, choosing a lawn care service, and more. 19 pp. (1992. EPA) **336E. 50¢.**

A Home Electrical Safety Check. Lists symptoms of potential electrical hazards, discusses do's and don'ts, and poses questions to help you keep your home safe. 17 pp. (1995. CPSC) **337E. 50¢.**

Home Improvement. Helpful advice on when home improvements pay off, how to select different home improvement specialists, and compare financing options. 13 pp. (1996. USDA). **570E. Free.**



Home Water Treatment Units. Discusses various options for purifying drinking water, factors to consider before purchasing a unit, and how to avoid deceptive sales pitches. 2 pp. (1993. FTC) **338E. 50¢.**

How to Prune Trees. Illustrated guide shows what to do, what not to do, and what tools to use and when, for healthy, strong trees. 30 pp. (1995. USDA) **117E. \$1.50.**

How to Recognize Hazardous Defects in Trees. Learn how to inspect your trees, what defects to look for, and how to correct problems. 19 pp. (1996. USDA) **118E. \$1.25.**

Keeping Your Home Safe. Use the crime-stoppers' checklist and other practical tips to protect your home from fire and theft. 13 pp. (1996. DOJ) **571E. Free.**

Never Say Never. 90% of all U.S. natural disasters involve flooding. Learn how to obtain the insurance coverage you should have. 5 pp. (1996. FEMA) **572E. Free.**

Protect Your Family from Lead In Your Home. Exposure to lead is dangerous, especially to young children. Learn how to check your home and reduce the hazards. 15 pp. (1995. EPA) **573E. Free.**

Rehab a Home With HUD's 203(k). How to get a long-term mortgage that includes the costs of reconstructing, modernizing, and eliminating health and safety hazards in your home. 35 pp. (1995. HUD) **339E. 50¢.**

Repairing Your Flooded Home. Step-by-step advice on cleaning up and repairing your home and its contents after a flood and how to protect your home in the future. 56 pp. (1992. FEMA) **574E. Free.**

• ***Also read "Before Disaster Strikes" on the next page.***

Selecting a New Water Heater. Describes how different types of water heaters work and important features to consider when buying. 6 pp. (1995. DOE) **119E. \$1.00.**

MONEY

At-Home Shopping Rights. How to deal with late deliveries, unordered merchandise, billing errors, and much more when making purchases by mail or phone order. 2 pp. (1994. OCA/USPS) **373E. 50¢.**

Being An Executor. Explains what an executor is and does in order to settle an estate. Includes a checklist and resources for more help if you are named an executor. 8 pp. (1996. LSC) **575E. Free.**

Buying Time: The Facts About Pre-Paid Phone Cards. How to buy long distance telephone services in advance. 2 pp. (1997. FTC) **340E. 50¢.**

Cybershopping. The pros and cons of shopping on the Internet with special tips on protecting the security of a financial transaction. 2 pp. (1996. FTC) **374E. 50¢.**

Doing Your Taxes. Explains what tax forms to use, how to fill them out, where to send your return, and how to get free help. Lists the most common errors to watch for. 12 pp. (1995. TREA) **576E. Free.**

Federal Credit Unions. Explains what benefits and services are offered and how to become a member. 2 pp. (1994. NCUA) **341E. 50¢.**

Getting What You Pay For: Weights and Measures Tips for Consumers. Many products such as gasoline, groceries, and firewood are sold by weights and measures. Learn how to bargain hunt for good buys. Also includes a handy metric conversion chart. 21 pp. (1993. DOC) **342E. 50¢.**

An IRS Audit. Explains what an audit is, and factors that may trigger one. Here's advice that includes how to appeal the results. 8 pp. (1996. LSC) **608E. Free.**

Making A Will. Explains why a will is important, how to prepare one, what to include, and how to keep it current. 12 pp. (1996. LSC) **577E. Free.**

Making Sense of Savings. How to compare different banking accounts, services, and fees; questions to ask about interest rates; and service charges. 12 pp. (1994. FRB) **343E. 50¢.**

Swindlers Are Calling. Eight things you should know about telemarketing fraud, nine tip-offs that a caller could be a crook, and ten ways to avoid becoming a victim. 4 pp. (1990. CFTC/FTC) **344E. 50¢.**

Credit

Choosing & Using Credit Cards. Credit cards vary widely in their charges and how fees are calculated. Learn how to compare costs for the best deal. 2 pp. (1993. FTC) **345E. 50¢.**

Consumer Handbook to Credit Protection Laws. Explains how consumer credit laws can help you apply for credit, keep up a good credit standing, and complain about an unfair deal. 44 pp. (1993. FRB) **346E. 50¢.**

Fair Credit Reporting. How to find the credit bureau that has your report, how to dispute information, who can get a copy of your report, and what investigative consumer reports are. 8 pp. (1997. FTC) **347E. 50¢.**

Fair Debt Collection. Describes what debt collectors may and may not do if you owe money. How and where to complain if you are harassed, threatened, or abused. 2 pp. (1992. FTC) **348E. 50¢.**

- **For more information on consumer assistance, turn to the "Consumer's Resource Handbook" on page 13.**

How to Dispute Credit Report Errors. Gives tips on correcting errors, registering a dispute, and adding information to your file. 2 pp. (1998. FTC) **349E. 50¢.**

Managing Your Debts: How to Regain Financial Health. Learn where to begin - what you can do for yourself, how counseling can help, facts about bankruptcy, and more. 2 pp. (1994. OCA) **350E. 50¢.**



Ready, Set...Credit. How to check your credit record and establish a good history. What to do if your credit card is lost, stolen, or turned down. 2 pp. (1996. FTC) **351E. 50¢.**

Shop...The Card You Pick Can Save You Money. Use the helpful chart of major credit card issuers to compare annual percentage rates, annual fees, and other features, and select the best card for you. 18 pp. (1996. FRB) **352E. 50¢.**

Financial Planning

66 Ways to Save Money. Practical ways to cut everyday costs on transportation, insurance, banking, credit, housing, utilities, food, and more. 4 pp. (1995. OCA) **353E. 50¢.**

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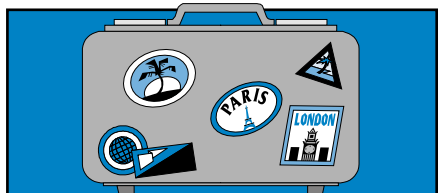
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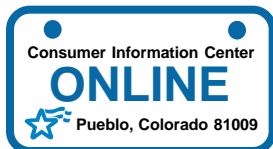
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